

In re:  
Howard D Popky  
Debtor

Case No. 18-16446-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 01, 2021

User: admin  
Form ID: 138OBJ

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db	#+ Howard D Popky, 1301 Anchor Court, Royersford, PA 19468-2276
14204638	+ BANK OF AMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
14204637	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238, EL PASO, TX 79998
14204640	+ CAPITAL ONE / BERGDO, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14348761	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925, HARRISBURG, PA 17121-0751
14204650	+ Dentures Unlimited, 206 North Black Horse Pike, Runnemede, NJ 08078-1665
14246711	+ Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102-1932
14204651	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
14204652	+ Experian, PO BOX 2002, Allen, TX 75013-2002
14204653	+ Glenn M. Lampert, 3331 Street Road, Bensalem, PA 19020-2047
14210885	+ M&T Bank, c/o Kevin S. Frankel, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14262342	+ Montgomery County Tax Claim Bureau, c/o MICHAEL D. VAGNONI, Obermayer Rebmann Maxwell & Hippel LLP, Centre Square West, 1500 Market Street, Suite 3400 Philadelphia, PA 19102-2100
14218608	+ Montgomery Professional Building, Owners Association, c/o DIANE E. VUOCOLO, 2700 Two Commerce Square, 2001 Market Street Philadelphia, PA 19103-7044
14240667	+ Montgomery Professional Building Owners Assoc., c/o Greenberg Traurig, LLP, 2001 Market Street, Philadelphia, PA 19103, ATTENTION: Diane E. Vuocolo, Esquire 19103-7044
14204663	+ NISSAN MOTOR ACCEPTANCE CORP/INFINITY LT, 2901 KINWEST PKWY, IRVING, TX 75063-5816
14204661	+ NISSAN MOTOR ACCEPTANCE CORP/INFINITY LT, ATTN: BANKRUPTCY, PO BOX 660360, DALLAS, TX 75266-0360
14204660	+ Newmark Knight Frank Management Services, 880 E Swedesford Road, Wayne, PA 19087-2178
14204667	+ Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
14204669	+ The Ponds Homeowner Association, 383-A Drummers Lane, Wayne, PA 19087-1556
14220517	+ The Ponds Homeowners Association, c/o Penco Management, Inc., P.O. Box 1119, Chadds Ford, PA 19317-0658
14220747	+ The Ponds Homeowners Association, c/o Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208
14204670	TransUnion, PO BOX 1000, Crum Lynne, PA 19022
14204674	+ USAA FEDERAL SAVINGS BANK, 10750 MC DERMOTT, SAN ANTONIO, TX 78288-1600
14204671	+ USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY, 10750 MCDERMOTT FREEWAY, SAN ANTONIO, TX 78288-1600
14204673	USAA FEDERAL SAVINGS BANK, PO BOX 47504, SAN ANTONIO, TX 78265
14262344	+ Wells Fargo Bank, N.A., PO Box 14487, Des Moines, IA 50306-3487

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 02 2021 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 02 2021 00:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq.,

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			Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14204639	+ Email/Text: Collections@bmtc.com	Oct 02 2021 00:16:00	Bryn Mawr Trust Company, 801 Lancaster Avenue, Bryn Mawr, PA 19010-3396
14204649	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2021 00:21:43	CITIBANK/SEARS, PO BOX 6282, SIOUX FALLS, SD 57117-6282
14204648	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2021 00:21:48	CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275, SIOUX FALLS, SD 57117-6275
14204656	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 02 2021 00:16:00	INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
14204642	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 02 2021 00:21:47	CHASE CARD SERVICES, CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850
14204644	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 02 2021 00:21:38	CHASE CARD SERVICES, PO BOX 15298, WILMINGTON, DE 19850
14204646	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 02 2021 00:21:42	CHASE MORTGAGE, MAIL CODE: OH4-7302, PO BOX 24696, COLUMBUS, OH 43224
14204647	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 02 2021 00:21:38	CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224
14235710	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 02 2021 00:21:47	JPMorgan Chase Bank, N.A., 700 Kansas Lane, Mail Code LA4-5555, Monroe, LA 71203
14204659	Email/Text: camanagement@mtb.com	Oct 02 2021 00:16:00	M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
14204658	Email/Text: camanagement@mtb.com	Oct 02 2021 00:16:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
14242230	Email/Text: camanagement@mtb.com	Oct 02 2021 00:16:00	M&T BANK, PO Box 840, Buffalo, NY 14240
14204666	+ Email/Text: bnc@nordstrom.com	Oct 02 2021 00:16:42	NORDSTROM FSB, 13531 E CALEY AVE, ENGLEWOOD, CO 80111-6505
14204665	+ Email/Text: bnc@nordstrom.com	Oct 02 2021 00:16:38	NORDSTROM FSB, ATTN: BANKRUPTCY, PO BOX 6555, ENGLEWOOD, CO 80155-6555
14210408	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2021 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14214186	+ Email/Text: rmcdowell@slgcollect.com	Oct 02 2021 00:16:00	The Bryn Mawr Trust Company, c/o REBECCA K. MCDOWELL, Saldutti Law Group, 800 N. Kings Highway, Cherry Hill, NJ 08034-1511
14204680	+ Email/Text: vci.bkcy@vwcredit.com	Oct 02 2021 00:16:00	VOLKSWAGEN CREDIT, INC, ATTN: BANKRUPTCY, PO BOX 3, HILLBORO, OR 97123-0003
14204682	+ Email/Text: vci.bkcy@vwcredit.com	Oct 02 2021 00:16:00	VOLKSWAGEN CREDIT, INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460
14204677	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 02 2021 00:16:00	Verizon, PO Box 4003, Acworth, GA 30101-9004
14204675	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 02 2021 00:16:00	Verizon, PO BOX 15124, Albany, NY 12212-5124
14204676	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 02 2021 00:16:00	Verizon, PO BOX 920041, Dallas, TX 75392-0041
14204678	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 02 2021 00:16:00	Verizon Pennsylvania, 500 Technology Drive, Weldon Spring, MO 63304-2225
14204679	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 02 2021 00:16:00	Verizon Wireless, P.O Box 3397, Bloomington, IL 61702-3397

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14204641		CAPITAL ONE / BERGDO
14261827		Montgomery County Tax Claim Bureau
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14204654	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Federal Payment Levy Program, Stop 686, PO Box 57, Bensalem, PA 19020
14204657	*	INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
14204655	*+	Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
14204643	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD SERVICES, CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850
14204645	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD SERVICES, PO BOX 15298, WILMINGTON, DE 19850
14204662	*+	NISSAN MOTOR ACCEPTANCE CORP/INFINITY LT, ATTN: BANKRUPTCY, PO BOX 660360, DALLAS, TX 75266-0360
14204664	*+	NISSAN MOTOR ACCEPTANCE CORP/INFINITY LT, 2901 KINWEST PKWY, IRVING, TX 75063-5816
14204672	*+	USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY, 10750 MCDERMOTT FREEWAY, SAN ANTONIO, TX 78288-1600
14204681	*+	VOLKSWAGEN CREDIT, INC, ATTN: BANKRUPTCY, PO BOX 3, HILLBORO, OR 97123-0003
14204683	*+	VOLKSWAGEN CREDIT, INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460
14204668	##+	Saldutti Law Group, 1735 Market Street, Suite 3750, Philadelphia, PA 19103-7532

TOTAL: 2 Undeliverable, 11 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
DIANE E. VUOCOLO	on behalf of Creditor Montgomery Professional Building Owners Association vuocolod@gtlaw.com
KEVIN G. MCDONALD	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
MICHAEL D. VAGNONI	on behalf of Creditor Montgomery County Tax Claim Bureau michael.vagnoni@obermayer.com Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;turner.falk@obermayer.com
PATRICIA M. MAYER	on behalf of Creditor The Ponds Homeowners Association patriciamayerpc@gmail.com nydia.ramirez@comcast.net;mayerpr86037@notify.bestcase.com
REBECCA ANN SOLARZ	

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on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

REBECCA K. MCDOWELL

on behalf of Creditor The Bryn Mawr Trust Company rmcdownell@slgcollect.com pwirth@slgcollect.com

STEPHEN MATTHEW DUNNE

on behalf of Debtor Howard D Popky bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Howard D Popky  
Debtor(s)

Case No: 18-16446-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/1/21